

EXHIBIT 5



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Internet Archive
300 Funston Avenue
San Francisco, CA 94118

AFFIDAVIT OF CHRISTOPHER BUTLER

1. I am the Office Manager at the Internet Archive, located in San Francisco, California. I make this declaration of my own personal knowledge.

2. The Internet Archive is a website that provides access to a digital library of Internet sites and other cultural artifacts in digital form. Like a paper library, we provide free access to researchers, historians, scholars, and the general public. The Internet Archive has partnered with and receives support from various institutions, including the Library of Congress.

3. The Internet Archive has created a service known as the Wayback Machine. The Wayback Machine makes it possible to surf more than 450 billion pages stored in the Internet Archive's web archive. Visitors to the Wayback Machine can search archives by URL (i.e., a website address). If archived records for a URL are available, the visitor will be presented with a list of available dates. The visitor may select one of those dates, and then begin surfing on an archived version of the Web. The links on the archived files, when served by the Wayback Machine, point to other archived files (whether HTML pages or images). If a visitor clicks on a link on an archived page, the Wayback Machine will serve the archived file with the closest available date to the page upon which the link appeared and was clicked.

4. The archived data made viewable and browseable by the Wayback Machine is compiled using software programs known as crawlers, which surf the Web and automatically store copies of web files, preserving these files as they exist at the point of time of capture.

5. The Internet Archive assigns a URL on its site to the archived files in the format [http://web.archive.org/web/\[Year in yyyy\]\[Month in mm\]\[Day in dd\]\[Time code in hh:mm:ss\]/\[Archived URL\]](http://web.archive.org/web/[Year in yyyy][Month in mm][Day in dd][Time code in hh:mm:ss]/[Archived URL]). Thus, the Internet Archive URL <http://web.archive.org/web/19970126045828/http://www.archive.org/> would be the URL for the record of the Internet Archive home page HTML file (<http://www.archive.org/>) archived on January 26, 1997 at 4:58 a.m. and 28 seconds (1997/01/26 at 04:58:28). A web browser may be set such that a printout from it will display the URL of a web page in the printout's footer. The date assigned by the Internet Archive applies to the HTML file but not to image files linked therein. Thus images that appear on a page may not have been archived on the same date as the HTML file. Likewise, if a website is designed with "frames," the date assigned by the Internet Archive applies to the frameset as a whole, and not the individual pages within each frame.

6. Attached hereto as Exhibit A are true and accurate copies of printouts of the Internet Archive's records of the HTML files for the URLs and the dates specified in the footer of the printout.

7. I declare under penalty of perjury that the foregoing is true and correct.

DATE: 3/15/18



Christopher Butler

CALIFORNIA JURAT

See Attached Document.

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of San Francisco

Subscribed and sworn to (or affirmed) before me on this

15 day of March, 2018, by


Christopher Butler,

proved to me on the basis of satisfactory evidence to be the person who appeared before me.



Signature: Laurel Karr




Exhibit A

 College Answer

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STUDENT LOAN REPAYMENT

- Top 10 Tips for Repaying Your Student Loans
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- Benefits of Paying on Time



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STUDENT LOAN REPAYMENT

0

You have a lot on your plate. You might be starting a career, moving, making major life plans. Here's what to expect from your student loan servicers.

ONE LAST BIT OF INSTRUCTION

Attend an **exit counseling** conducted by your financial aid office. (Schools participating in federally sponsored loan programs are required to conduct exit counseling before graduation for students who have borrowed through the programs.) You'll be able to discuss your student loan obligations and to ask any questions you have about repayment.

Shortly before your repayment term begins, you will receive a notice—called a **repayment obligation** or **disclosure statement**—that tells you when you must start making student loan payments and how much you can expect to pay each month. You will also receive a coupon book or bill approximately one month before your first payment is due.

PAYING ELECTRONICALLY

If your student loan is serviced by Sallie Mae, you will have a choice of electronic payment options.

- With automatic debit, you authorize the withdrawal of funds from your bank account to cover your monthly payment.
- With online billing, you get an electronic bill every month, and you can then make your payment online.

Other loan servicers may have similar plans. Please contact your lender or servicer for more information.

For Sallie Mae customers, enrolling in Manage Your Loans gives you up-to-date account information and allows you to make payments, change payment plans, and update your address and other personal information - all online.

Do you know about Upromise Loan Link? You can link your Sallie Mae loan account to your Upromise account and use Upromise rewards to help pay down your eligible Sallie Mae-serviced student loans. You can invite family and friends to join Upromise and contribute their rewards to your Upromise account and increase your savings.

IS THERE A NEW NAME ON THE BILLS?

Your lender might have sold your student loans to a company that buys and services the loans through repayment. The new servicer might give you new repayment options that were not available before.

Although you will make payments and direct calls and correspondence to the new company, your loan terms and conditions (e.g., interest rate, repayment term) will remain the same.

Choosing the right repayment plan for your student loans is your first step toward meeting your financial goals. See which repayment option best meets your needs.

Payment amount reduction may be available for those who qualify. Federal student loan repayment options are:

STANDARD REPAYMENT

When you are due to start repaying, your federal student loans are automatically placed into the standard repayment plan, which will apply until you make a change. You make level monthly payments of principal and interest over the term of the loan.

Use Sallie Mae's monthly loan payment calculator to see how this plan might work for you.

EXTENDED REPAYMENT

Lower your monthly federal student loan payment through a lengthened repayment term. **If you have more than \$30,000 Federal Family Education Loan Program (FFELP) loans, and/or more than \$30,000 in Federal Direct loans, you may qualify for this plan. Eligibility restrictions apply.**

GRADUATED REPAYMENT

With graduated repayment on your federal student loans, your monthly payments are lower at the beginning of repayment and increase over the term of the loan.

IF YOU ARE HAVING FINANCIAL DIFFICULTIES...

Because there are serious consequences for falling behind on your payments, contact your loan servicer immediately. They can help you develop a plan to bring your loan current again.



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Shortly before your repayment term begins, you will receive a notice—called a **repayment obligation or disclosure statement**—that tells you when you must start making student loan payments and how much you can expect to pay each month. Compare payment plans and contact your loan servicer if you want to change payment plans.

PAY ELECTRONICALLY

Sign up for Automatic Debit to make sure you make your monthly loan payments on time and avoid late fees. Automatic Debit is an easy online option to electronically deduct payments from your checking or savings account, saving you time, stamps, and, most importantly, providing you with peace of mind that you have made your loan repayment on time. Bonus: you may even be eligible for a .25 percentage-point lower interest rate.¹

For Sallie Mae customers, managing your account online gives you up-to-date account information and allows you to make payments, change payment plans, and update your address and other personal information – from the convenience of your computer.

MAKE EXTRA PAYMENTS WHENEVER POSSIBLE

Whenever possible, pay a little extra toward your student loans. Giving your student loan payments an occasional bonus or even a raise will reduce the total cost of your loans. And remember, you can pay in part or in full anytime without incurring penalties. By joining Upromise by Sallie Mae, graduates can earn cash back for education expenses, including loan payments. By starting at Upromise.com, members can earn rewards of 5 percent or more on eligible online purchases,² plus cash back for dining out, booking travel, buying gas, and more. Upromise Loan Link even automatically transfers your rewards to help pay down eligible Sallie Mae-serviced student loans.³ Visit www.SallieMae.com/upromise to learn more.

CHOOSE THE PLAN THAT WORKS BEST FOR YOU

Choosing the right repayment plan for your student loans is an important step toward meeting your financial goals. See which repayment option best meets your needs. Federal student loan repayment options are:

STANDARD REPAYMENT

When you are due to start repaying, you have a choice of plans, otherwise your federal student loans are automatically placed into the standard repayment plan, which will apply until you make a change. You make level monthly payments of principal and interest over the term of the loan – typically 10 years.

EXTENDED REPAYMENT

Lower your monthly federal student loan payment through a lengthened repayment term. If you have more than \$30,000 federal student loans, you may qualify for this plan. Eligibility restrictions apply.

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PAY ELECTRONICALLY

Sign up for Automatic Debit to make sure you make your monthly loan payments on time and avoid late fees. Automatic Debit is an easy online option to electronically deduct payments from your checking or savings account, saving you time, stamps, and, most importantly, providing you with peace of mind that you have made your loan repayment on time. Bonus: you may even be eligible for a .25 percentage-point lower interest rate.¹

For Sallie Mae customers, managing your account online gives you up-to-date account information and allows you to make payments, change payment plans, and update your address and other personal information – from the convenience of your computer.

MAKE EXTRA PAYMENTS WHENEVER POSSIBLE

Whenever possible, pay a little extra toward your student loans. Giving your student loan payments an occasional bonus or even a raise will reduce the total cost of your loans. And remember, you can pay in part or in full anytime without incurring penalties. By joining Upromise by Sallie Mae, graduates can earn cash back for education expenses, including loan payments. By starting at Upromise.com, members can earn rewards of 5 percent or more on eligible online purchases,² plus cash back for dining out, booking travel, buying gas, and more. Upromise Loan Link even automatically transfers your rewards to help pay down eligible Sallie Mae-serviced student loans.³ Visit www.SallieMae.com/upromise to learn more.

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IF YOU ARE HAVING FINANCIAL DIFFICULTIES...

Because there are serious consequences for falling behind on your payments, contact your loan servicer immediately. They can help you develop a plan to bring your loan current again.

Saving, Planning, & Paying for Education. **SallieMae**

Repaying your student loans

Sallie Mae is committed to giving you the information and tools you need to understand and evaluate your student loan payment options. We can help you find an option that fits your budget, simplifies payment, and minimizes your total interest cost.

Before you choose a repayment plan

- Understand the [repayment options](#) available to you. Sallie Mae offers [standard](#), [graduated](#), [income-sensitive](#), [income-based](#), and [extended](#) repayment plans on federal student loans.
- Realize that combined billing is available for Sallie Mae-serviced loans.*
- **Compare your repayment options.** Estimate your monthly student loan payments for eligible Sallie Mae loans with our [Loan Repayment Calculator](#). Or, if your loans are in repayment, you can view repayment plans that may be available for your loans at [Manage Your Loans](#).
- Know that you can **prepay your loans** in part or in full at any time **without penalty**. This will lower the overall cost of your loan.
- Realize the importance of [paying back](#) your student loans.
- Understand that choosing a plan with lower payments may result in higher costs over the life of the loan.

Lower monthly payments

Payment amount reduction may be available for those who qualify. Federal student loan repayment plans offering lower monthly payment amounts than the standard repayment plan are:

- [Extended repayment](#)
- [Graduated repayment](#)
- [Income-sensitive repayment](#)
- [Income-based repayment](#)

Lowest overall loan cost

Make level monthly payments of principal and interest to help control interest costs.

- [Standard repayment](#)

Postpone your payments

- [Deferment](#)
- [Forbearance](#)

Private student loans

Eligibility for Sallie Mae private student loan repayment plans may vary by loan type, loan balance, and disbursement date.

The Sallie Mae Smart Option Student LoanSM is first disbursed June 1, 2009, and later requires monthly interest-only payments during the in-school and separation periods. Check the terms of your loan's specific Promissory Note and log in to [Manage Your Loans](#) to see if your loan status shows repayment. If so, and you are enrolled in school, then you are not eligible for other repayment options at this time.

Sallie Mae Smart Option Student Loans first disbursed before June 1, 2009, may be eligible for [graduated repayment](#) to lower the initial monthly loan payments.

*Combined billing is available for eligible student loans that are serviced by Sallie Mae. Some restrictions may apply.

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Already in repayment?

- ➔ Go to [Manage Your Loans](#) to view the options available to you, estimate your monthly payment amount, change your repayment plan, and/or make a payment.

Not yet in repayment?

- ➔ Go to [Sallie Mae's Loan Repayment Calculator](#) for payment estimates under various payment plans, including the new income-based repayment plan for federal student loans.

If you have having financial difficulties...

Because there are serious consequences for falling behind on your payments, contact your loan servicer immediately. They can help you develop a plan to bring your loan current again.

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Private student loans first disbursed before June 1, 2009, may be eligible for [graduated repayment](#) to lower the initial monthly loan payments.

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Interest rate information

Helpful interest rate information on FFELP loans disbursed before July 1, 2010

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Repaying your student

ALREADY IN REPAYMENT?

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- Know that you can [prepay your loans](#) in part or in full to reduce the overall cost of your loan. [INTEREST RATE INFORMATION](#)
- Realize the importance of [paying back](#) your student loan. [Helpful interest rate information on FFELP loans disbursed before July 1, 2010](#)
- Understand that choosing a plan with lower payments may result in higher costs over the life of the loan.

Lower monthly payments

Payment amount reduction may be available for those who qualify. Federal student loan repayment plans offering lower monthly payment amounts than the standard repayment plan are:

- [Extended repayment](#)
- [Graduated repayment](#)
- [Income-sensitive repayment](#)
- [Income-based repayment](#)

Lowest overall loan cost

Make level monthly payments of principal and interest to help control interest costs.

- [Standard repayment](#)

Postpone your payments

- [Deferment](#)
- [Forbearance](#)

Private student loans

Eligibility for Sallie Mae private student loan repayment plans may vary by loan type, loan balance, and disbursement date.

The Sallie Mae Smart Option Student LoanSM first disbursed June 1, 2009 and later requires monthly interest-only payments during the in-school and separation periods. Check the terms of your loan's specific Promissory Note and log in to [Manage Your Loans](#) to see if your loan status shows repayment. If so, and you are enrolled in school, then you are not eligible for other repayment options at this time.

Private student loans first disbursed before June 1, 2009, may be eligible for [graduated repayment](#) to lower the initial monthly loan payments.

*Combined billing is available for eligible student loans that are serviced by Sallie Mae. Some restrictions may apply.



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PRIVATE STUDENT LOANS

- [Smart Option Student LoanSM](#)
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Repaying your student loans

ALREADY IN REPAYMENT?

Sallie Mae is committed to giving you the information and your student loan payment options. We can help you find payment, and minimizes your total interest cost.

Go to [Manage Your Loans](#) to view the options available to you, estimate your monthly payment amount, change your repayment plan, and/or make a payment.

Before you choose a repayment plan

NOT YET IN REPAYMENT?

Go to [Sallie Mae's Loan Repayment Calculator](#) for payment estimates under various payment plans, including the new income-based repayment plan for federal student loans.

- Understand the [repayment options](#) available to you. [Income-sensitive](#), [income-based](#), and [extended](#) repayment

- Realize that combined billing is available for Sallie Mae

- Compare your repayment options.** Estimate your monthly payment. **IF YOU HAVE FINANCIAL DIFFICULTIES...**

- Because there are serious consequences for falling behind on your payments, **contact your loan servicer immediately.** They can help you develop a plan to bring your loan current again.

- view repayment plans that may be available for your loan

- Know that you can **prepay your loans** in part or in full to reduce the overall cost of your loan.

INTEREST RATE INFORMATION

- Realize the importance of **paying back** your student loan. [Helpful interest rate information on FFELP loans disbursed before July 1, 2010](#)

- Understand that choosing a plan with lower payments may result in higher costs over the life of the loan.

Lower monthly payments

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Repaying your student

ALREADY IN REPAYMENT?

Sallie Mae is committed to giving you the information and your student loan payment options. We can help you find payment, and minimizes your total interest cost.

Go to [Manage Your Loans](#) to view the options available to you, estimate your monthly payment amount, change your repayment plan, and/or make a payment.

Before you choose a repayment plan

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[Helpful interest rate information on FFELP loans disbursed before July 1, 2010](#)

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Private student loans

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- [Dental Residency & Relocation Loan®](#)
- [Bar Study Loan®](#)

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- [K-12 Family Education Loan](#)

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Choosing a repayment plan

Choosing the right repayment plan for your student loans is your first step toward meeting your financial goals. See which repayment option best meets your needs.



Standard repayment

The [standard repayment plan](#) offers the lowest overall cost. When you start repaying, your [student loans](#) are automatically placed into this plan. Your monthly payment amount remains the same over the term of the loan.

Use Sallie Mae's [monthly loan payment calculator](#) to see how this plan might work for you.

Extended repayment

Lower your monthly payment through a [lengthened repayment term](#).

Graduated repayment

With [graduated repayment](#), your monthly payments are lower at the beginning of repayment and increase over the term of the loan.

You can choose to make payments as low as interest-only for up to four years. Payments for the remaining term will then be higher.

Income-sensitive repayment

Your payments are based on a [percentage of your monthly income](#) — from 4% to 25% — as long as you pay at least the interest that accrues every month.

Still undecided? Use our [monthly loan payment calculator](#) to see which plan fits best.

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Prepaying

One sure way to cut loan costs is to [prepay your loan](#). Pay off some of the loan or the entire loan before payment is due. The reduced balance means you [pay less interest](#) over the life of the loan.

You can prepay your loan at any time without penalty.

Single bill

Get one bill and make just one monthly payment for all your Sallie Mae-serviced student loans. (Certain limitations apply.)

Are you looking for a tuition payment plan?

Learn about the [TuitionPay payment plan](#).

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Choosing a repayment plan

Choosing the right repayment plan for your student loans is your first step toward meeting your financial goals. See which repayment option best meets your needs.



Payment amount reduction may be available for those who qualify. **Federal** student loan repayment options are:

Standard repayment

When you are due to start repaying, your federal student loans are automatically placed into the [standard repayment plan](#), which will apply until you make a change. You make level monthly payments of principal and interest over the term of the loan.

Use Sallie Mae's [monthly loan payment calculator](#) to see how this plan might work for you.

Extended repayment

Lower your monthly federal student loan payment through a [lengthened repayment term](#). If you have more than \$30,000 Federal Family Education Loan Program (FFELP) loans, and/or more than \$30,000 in Federal Direct loans, you may qualify for this plan. Eligibility restrictions apply.

Graduated repayment

With [graduated repayment](#) on your federal student loans, your monthly payments are lower at the beginning of repayment and increase over the term of the loan.

Income-sensitive repayment (available only for FFELP loans)

Payments on your federal student loans are based on a [percentage of your monthly income](#) — from 4% to 25% — as long as you pay at least the interest that accrues every month. In certain circumstances, payments can be less than interest through the use of reduced-payment forbearance.

Income-contingent repayment (available only for Federal Direct loans)

You can base your monthly payment amount on your adjusted gross income, family size and the total amount of your loans.

Income-based repayment

[Income-based repayment \(IBR\)](#) offers an opportunity to make affordable payments on Stafford, Grad PLUS, and most federal consolidation loans (excluding those with Parent PLUS Loans). This payment plan is designed to assist those who have high student debt levels relative to their incomes.

If you meet the definition of having a partial financial hardship, you may qualify for a reduction in your monthly payment under this plan. The reduction is based on a federal formula that considers your income, state of residence and family size. Our [monthly loan payment calculator](#) can help you determine whether or not you are eligible for IBR.

Still undecided? Use our [monthly loan payment calculator](#) to see which plan fits best.

Private student loan programs

Eligibility for Sallie Mae **private** student loan repayment plans may vary by loan type, loan balance, and disbursement date.

The Sallie Mae Smart Option Student LoanSM requires monthly interest-only payments during the in-school and separation periods. Check the terms of your loan's specific Promissory Note and log in to [Manage Your Loans](#) to see if your loan status shows repayment. If so, and you are enrolled in school, then you are not eligible for other repayment options at this time.

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Not yet in repayment?

- [Go to Sallie Mae's Loan Repayment Calculator](#) for payment estimates under various payment plans, including the new income-based repayment plan for federal student loans.

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Prepaying

One sure way to cut loan costs is to [prepay your loan](#): Pay off some of the loan or the entire loan before payment is due. The reduced balance means you pay less interest over the life of the loan.

You can prepay your loan at any time without penalty.

Single bill

Get one bill and make just one monthly payment for all your Sallie Mae-serviced student loans. (Certain limitations apply.)

Are you looking for a tuition payment plan?

Learn about Sallie Mae's [tuition payment plan](#).

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Starting repayment

When you start repaying your loans, you have many options. You can pick a payment plan, start paying early, and get an online ID to monitor your account.



Student loan repayment usually starts after you graduate. If you leave school — or suspend your studies beyond the grace period — you will be required to start repaying your student loan.

Sallie Mae has a variety of [payment plans](#). You can pick the one that's best for you and change it if needed. They include:

- [standard repayment](#)
- [extended repayment](#)
- [graduated repayment](#)
- [income-sensitive repayment](#)

If you do not choose a payment plan, you will be signed up for the [standard repayment](#) option.

Using Manage Your Loans in repayment

Manage Your LoansSM lets you review your account, keep your personal information current, make payments, and so much more. Get more information on your account by [logging in today](#).

Estimate your payments if you are not in repayment

[Estimate your monthly loan payments](#) with Sallie Mae's loan repayment calculator.

Make payments on the interest when you can

Once you take out a loan, interest starts to accrue.

To reduce your costs, make payments on the interest. Most lenders allow monthly, quarterly, or annual interest-only payment while you are in school. Some private loan programs require interest-only payments while you are in school.

Choosing a plan with **lower payments may result in higher costs** over the life of the loan.

Use [Manage Your Loans](#) to monitor your accrued interest and submit payments at any time without penalty.

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Saving, Planning, & Paying for Education

SallieMae

Starting repayment

When you start repaying your student loans, you should review any payment options that may be available on your loan.



Sallie Mae has a variety of [payment options on federal student loans](#). You can pick the one that's best for you. The federal student loan repayment options are:

- [standard repayment](#)
- [extended repayment](#)
- [graduated repayment](#)
- [income-sensitive repayment](#)
- [income-based repayment](#)

If you do not choose a payment plan for your federal Stafford and PLUS loans, you will be signed up for the [standard repayment](#) option, and it will apply unless you request a change.

Eligibility for Sallie Mae private student loan repayment plans may vary by loan type, loan balance, and disbursement date.

Most Sallie Mae private student loans first disbursed June 1, 2009, and later require monthly interest-only payments during the in-school and separation periods. Check the terms of your loan's Promissory Note and log in to [Manage Your Loans](#) to see if your loan status shows repayment. If so, and you are enrolled in school, then you are not eligible for other repayment options at this time.

Sallie Mae private student loans first disbursed before June 1, 2009, may be eligible for [graduated repayment](#) to lower the initial monthly loan payments.

Using Manage Your Loans In repayment

Manage Your Loans lets you review your account, keep your personal information current, make payments, and so much more. Get more information on your account by [logging in today](#).

Estimate your payments if you are not in repayment

[Estimate your monthly loan payments](#) for eligible Sallie Mae loans with our loan repayment calculator.











Make payments on the interest when you can

Once you take out a loan, interest starts to accrue.

To reduce your costs, make payments on the interest, even if it isn't required. Some Sallie Mae private student loan programs require monthly interest-only payments while you are in school.

Choosing a plan with **lower payments may result in higher costs** over the life of the loan.

Use [Manage Your Loans](#) to monitor your accrued interest and submit payments at any time without penalty.

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Estimating monthly payments

Do you want to lower the monthly payments on your federal student loans? Or are you more interested in keeping your interest payments down?



Monthly payments

How you choose to pay back your federal student loan will affect how much you pay each month and how much you pay over the life of your loan. The [repayment plan you choose](#) matters.

Repayment calculator

Use Sallie Mae's [loan repayment calculator](#) to find out how much your monthly payments and interest could be under different repayment plans, including the new income-based repayment plan for federal student loans.

Note that this calculator does not estimate repayment amounts for consolidated loans.

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Need help paying down your loan?

[Join Upromise by Sallie Mae®](#) for free and let thousands of participating companies, products, and services help you automatically pay down your eligible Sallie Mae-serviced student loans. [Learn more and join Upromise today.](#)

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Benefits of paying on time

Paying your education loans on time helps you build or keep an excellent credit record and can save you money.



It's a great way to show you are a responsible borrower.

A Sallie Mae program that rewards you for paying on time

Stafford borrowers may be eligible to earn repayment incentives.

Can you send me reminders?

Sallie Mae has a variety of billing and notification options. See [Making a payment](#) for all the details.

Are there other ways to help pay down my student loans?

Yes, with [Upromise Loan Link](#)SM. Student and parent borrowers who join Upromise[®] can link their Sallie Mae loan account to their Upromise account and use their Upromise rewards to help pay down their eligible Sallie Mae-serviced student loans.

Upromise members can turn everyday spending into savings for education by shopping with participating companies who will contribute a portion of their qualified spending into their Upromise account. Once borrowers become Upromise members, they can invite family and friends to join and contribute their rewards to the borrower's Upromise account to increase savings. Enroll today at www.salliemae.com/upromise.



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Tools and resources

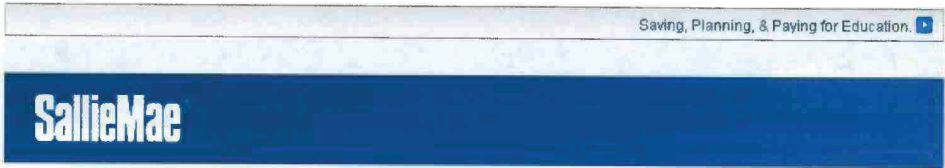
- [Estimate your monthly loan payments](#)

Got a little extra?

One sure way to cut loan costs is to [prepay the loan](#). Pay off some of the loan or the entire loan before payment is due. The reduced balance means you pay less interest over the life of the loan.

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Benefits of paying on time

Paying your student loans on time helps you build or keep an excellent credit record and can save you money.



It's a great way to show you are a responsible borrower.

How can I make sure I pay my student loan on time?

Sallie Mae's automatic debit is the most convenient way to make your student loan payments on time!

There are no checks to write, no stamps to buy, and no late payments. Your monthly student loan payment is automatically deducted from your checking or savings account. Log in to [Manage Your Loans](#) to sign up for automatic debit. Some Sallie Mae loans qualify for an interest rate reduction when you enroll them in an automatic debit plan. Check [Manage Your Loans](#) to see if your student loan qualifies!

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Upromise by Sallie Mae members can turn everyday spending into savings for education by shopping with participating companies who will contribute a portion of their qualified spending into their Upromise account. Once borrowers become Upromise members, they can invite family and friends to join and contribute their rewards to the borrower's Upromise account to increase savings. Enroll today at www.salliemae.com/upromise.

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Starting repayment

Income-sensitive repayment

Tailor your monthly student loan payments to your income.



Need to lower your monthly Federal Stafford, PLUS, or consolidation loan payment?

Explore income-sensitive repayment as an option. Your payment must cover at least monthly accruing interest. You determine the percentage of your monthly payment: between 4% and 25% of your monthly gross income.

- You have to apply annually for an income-sensitive repayment plan.
- You can prepay at any time without penalty.

Because the loan is repaid more slowly, your total interest costs may be higher over the life of your loan.

To apply for income-sensitive repayment, log in to Sallie Mae's [Manage Your LoansSM](#) where you can apply online and request an **income-sensitive repayment account**. Terms and conditions apply.

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Already in repayment?

- ➔ Go to [www.manage.yourloans.com](#) to view the options available to you, estimate your monthly payment amount, change your repayment plan, and/or make a payment.

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Not yet in repayment?

- ➔ Go to [Sallie Mae's Loan Repayment Calculator](#) to get monthly payment estimates under various payment plans.

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Income-sensitive repayment

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Borrower responsibility

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Proactively managing your student loans can save you money and make your borrowing experience positive.

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- [Managing your debt](#)
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• Saving, Planning & Paying for College.



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Starting repayment

Income-based repayment

The program begins July 1, 2009.

Are you living with a high debt load and low earnings?

The income-based repayment (IBR) program places a cap on federal education loan payments so applicants who qualify can afford their monthly bill.

Customers can participate in the program for up to 25 years. After demonstrating partial financial hardship (PFH), participants can remain in the IBR program until they pay off the loan or decide to leave IBR. After 25 years, borrowers who have not repaid their entire loan balance may be eligible for loan forgiveness, which means the federal government will discharge the remaining loan balance.

While IBR can be helpful for those demonstrating partial financial hardship, it is not for everyone. Sallie Mae has created the downloadable documents, on the right, to explain IBR and describe those who qualify for it.

Income-based repayment gives customers an opportunity to make affordable payments on:

- Stafford loans
- Grad PLUS loans
- Most federal consolidation loans

Loans that are **not** eligible for IBR:

- Parent PLUS loans
- Federal consolidation loans that include Parent PLUS loans
- Private loans

This federal program is designed to assist those who have high student debt levels relative to their incomes. Customers must demonstrate PFH (as defined by federal regulations) to enroll in the IBR plan, which becomes available July 1, 2009. Understanding PFH is an important part of applying for IBR:

- PFH is based upon the customer's income, state of residence, family size, and student loan indebtedness
- Customers must establish PFH for each loan entering IBR
- Each customer must annually recertify family size and adjusted gross income
- Customers may remain in IBR even after they no longer qualify for PFH

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Want to see if you qualify for IBR?

- ➔ [Download our IBR eligibility and monthly payment worksheet \(PDF, 295KB\)](#)

Presentation

- ➔ [View Sallie Mae's interactive presentation of "Federal and Private Loan Repayment Options," which includes information on the new IBR plan.](#)

Are you a medical or dental graduate?

Learn more about how IBR can assist you with repayment by downloading the information sheets below.

[What medical school graduates should know about income-based repayment \(PDF, 300KB\)](#)

[What dental school graduates should know about income-based repayment \(PDF, 296KB\)](#)

Interested in eligibility for student loan forgiveness?

- ➔ [Loan forgiveness for public service \(PDF, 295KB\)](#)

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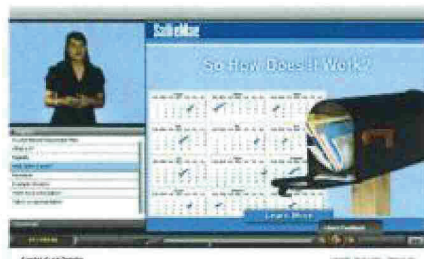
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Starting repayment

Income-based repayment

The new income-based repayment plan is now available to eligible borrowers. Use our [calculator](#) to estimate your eligibility. To apply, simply [log in to your Sallie Mae account](#) to download the necessary forms.



Watch our video for further details on how you may qualify for income-based repayment.

[watch now](#) >

Are your student loan payments relatively high compared to your income?

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The income-based repayment (IBR) program enables eligible federal student loan customers experiencing financial difficulty to cap their monthly bill at 15% of their discretionary income.

After demonstrating partial financial hardship, participants can remain in the IBR program until they pay off the loan or decide to leave IBR. After 25 years, borrowers who have not repaid their entire loan balance may be eligible for loan forgiveness, which means the federal government will discharge the remaining loan balance.

While IBR can be helpful for those demonstrating partial financial hardship, it is not for everyone. Sallie Mae has created several resources, including a [repayment calculator](#) to explain IBR, help you assess whether you might be eligible, compare your monthly payment options under IBR and other repayment plans, and assist you in making an informed decision.

Income-based repayment helps eligible customers manage their payments on:

- Stafford loans
- Grad PLUS loans
- Most federal consolidation loans

Loans that are **not** eligible for IBR:

- Parent PLUS loans
- Federal consolidation loans that include Parent PLUS loans
- Private loans

This federal program is designed to assist those who have relatively high federal student loan payments as compared to their incomes. Customers must demonstrate partial financial hardship (PFH) (as defined by federal regulations) to enroll in the IBR plan. Understanding partial financial hardship is an important part of applying for IBR:

- PFH is based on a formula set by the federal government that considers the customer's income, state of residence, household size, and balance of eligible federal loans at the start of repayment.
- Customers must establish PFH for all of their loans entering IBR.
- Each customer must annually recertify family size and adjusted gross income.
- Customers may remain in IBR even after they no longer qualify for PFH.










How to apply for IBR

Sallie Mae customers simply need to complete, sign, and mail two forms: the IBR request form and IRS Form 4506-T, which gives the federal government permission to release income information to your lender or servicer. The quickest way to get the forms is to download them from [your online account](#). Make sure to list all of your eligible federal loans with other lenders on the IBR request form and mail **both** forms to the Sallie Mae address provided on the bottom of the IBR request form.

Please note that the IBR application process may take several weeks to complete. In the meantime, if you anticipate difficulty in making any scheduled payments please call us at 888-2-SALLIE (888-272-5543) for assistance.

If you have loans with other loan holders or servicers, you will need to apply for IBR with each holder and/or servicer.

An easy way to make sure you've listed all of your eligible federal loans on your IBR request form is to view your loan information on file with the National Student Loan Data System at [www.nslds.ed.gov](#). You'll need your FAFSA pin to log in; if you don't remember it, you can request a duplicate pin at [www.pin.ed.gov](#).

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Evaluate IBR and other payment options

- ➔ Check out [Sallie Mae's Loan Repayment Calculator](#) for payment estimates under various payment plans, including the income-based repayment plan

Want to see how the IBR eligibility formula works?

- ➔ Download our [IBR eligibility and monthly-payment worksheet \(PDF, 295KB\)](#)

Ready to apply for IBR?

- ➔ Application forms are available online for Sallie Mae Customers, or call 888-2-SALLIE (888-272-5543).

Presentation

- ➔ View Sallie Mae's interactive presentation of "[Federal and Private Loan Repayment Options](#)," which includes information on the new IBR plan.

Are you a medical or dental graduate?

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Starting repayment

Income-related repayment

An income-related repayment plan can help you manage your federal student loan payments by linking the amount you pay each month to your income and giving you more time to repay your loans.

If you qualify, you will be able to lower your monthly payments on your eligible federal student loans based on a percentage of your income, using a federal formula. Once enrolled, you may also stretch out making payments for as long as 20 to 25 years, and in certain cases may be eligible for loan forgiveness of any remaining balance (some public service professions may qualify after 10 years.)

Income-related repayment can help eligible customers manage their payments on:

- Federal Stafford or Direct Loans (subsidized or unsubsidized)
- Federal Grad PLUS loans
- Most federal consolidation loans

Income-related options are available for those who borrowed in either the FFELP or Direct Loan programs.

Loans that are generally not eligible for income-related repayment include:

- Federal Parent PLUS loans
- Federal consolidation loans that include Parent PLUS loans
- Federal Perkins loans
- Private loans

Income-related repayment can be a valuable option for those with high debt relative to their incomes but also can end up costing more because payments extend over a longer term. The good news is that you can make extra payments to pay off earlier or change to another repayment plan. Consider your repayment options carefully and compare your total anticipated costs to make an informed decision about the payment plan that's best for you.

How to learn more and apply for an income-related plan

To learn more, the Department of Education website offers [additional details](#) and a [calculator](#) to assess initial eligibility. To apply, use the Department of Education's [online application](#). Sallie Mae customers may [login](#) to model loan payments and estimate loan costs to help select the best payment plan.

Please note that the IBR application process may take several weeks to complete. In the meantime, if you anticipate difficulty in making any scheduled payments please call us at 888-2-SALLIE (888-272-5543) for assistance.

Be sure you know the details

If you're considering paying your federal loans under an income-related repayment program, be sure to understand the program details, which can be complex. Your loan servicer can help you understand the implications for you based on your specific loans.


Be aware that:

- Changes in the law and the year your federal loan was issued may affect your payment plan. For example, a new "Pay as Your Earn" program is only for recent borrowers.

Program	Percentage of your discretionary income you can expect to pay	Maximum length of time you can expect to pay after enrolling in the program
Income-Based Repayment --	15%	25 years
Loans for new borrowers on or after July 1, 2014	10%	20 years


"Pay as You Earn" Program -- for customers who have taken out new federal loans on or after October 1, 2011 and had no federal loans on or before October 1, 2007	10%	20 years
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- Eligibility for an income-related repayment plan is based on a formula set by the federal government based on the current poverty level that considers household income, state of residence, household size, and either the current balance of eligible federal loans or the balance of eligible federal loans at the start of repayment.
- Each customer must annually update their income information and resulting payment amount based on IRS tax data. Payments may rise with income but won't rise above a customer's standard repayment amount determined at the start of the plan.
- If your loans were subsidized (that is, need based) and your payment is lower than the interest that accrues each month, the government will pay the difference for a three-year period. If your loans are unsubsidized, you'll be expected to pay the interest.
- Customers who qualify for loan forgiveness after the required number of payments -- that is, 20 to 25 years -- may need to pay taxes on the amount that is forgiven. It's a good idea to consult with a tax advisor to plan for this eventuality.
- Customers with Direct Loans employed in [public service professions](#) may have the remaining balance of their loan forgiven after 10 years of qualifying payments, after October 1, 2007 Loans discharged under the Public Service Loan Forgiveness program are not taxable.
- Married borrowers typically can include their spouse's eligible federal loans in the formula, depending on tax filing status.
- There are two other income-related programs: [Income-Sensitive Repayment](#) (FFELP borrowers only) and [Income-Contingent Repayment](#) (Direct borrowers only). Please talk to your servicer to learn if ISR or ICR are better for you.

Saving, Planning, & Paying for Education. 

Borrower responsibilities

Proactively managing your student loans can save you money, build up your credit history, and make your borrowing experience positive.









Guidance for borrowers

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- Managing your debt
- Avoiding loan default

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Postponing payments

Having trouble making your student loan payments? There are options to help you pay or buy you some time. Act now to resolve the situation.



You are responsible for repaying your [student loans](#), even if you don't graduate or can't find work. If you can't meet your repayment obligations, you have a few choices.

Consider these possibilities if you are having trouble

Depending on your situation and on your loans, you could:

- [Lower your monthly costs](#)
- [Request deferment](#)
- [Apply for forbearance](#)
- [Postpone payment on a Parent PLUS loan](#)

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Lower your monthly payment

You may be able to [lower your monthly student loan payment](#) by changing your payment plan.

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Postponing payments

Understanding forbearance

Forbearance can help you avoid delinquency and default if you're facing temporary financial difficulty.



Forbearance lets you suspend or reduce your [student loan](#) payments under certain circumstances and for specified periods of up to one year at a time.

During forbearance, you will receive quarterly interest statements and have the option to pay the accrued interest. If you don't, any unpaid accrued interest will be capitalized.

Eligibility

For detailed information on your forbearance options, to see if you are eligible, and to apply, log in to your [Manage Your LoansSM](#) account. Select **Postpone Payments**, learn if you're eligible, and apply for forbearance.

Forbearance results in higher loan costs overall. You may want to look into [deferment](#) or a [different payment plan](#).

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